

REMARKS/ARGUMENTS

Amendments

Before this amendment, claims 1-24, 26-28 and 30 were present for examination. Claims 1, 10, and 18 are modified, and claims 2 and 11 are canceled. No additional claims are added. Thus, claims 1, 3-10, 12-24, 26-28 and 30 are present for examination. Claims 1, 10, and 18 are the independent claims. No new matter is added.

The Office Action dated December 13, 2005 ("Office Action") rejected claims 1-24, 26-28 and 30 under 35 U.S.C. §103(a) as being unpatentable over the cited portions of U.S. Patent No. 6,370,514 to Messner (hereinafter "Messner") in view of the cited portions of U.S. Patent No. 6,175,823 to Van Dusen (hereinafter "Van Dusen"), further in view of the cited portions of U.S. Patent No. 6,193,155 to Walker (hereinafter "Walker"). The Applicants respectfully request reconsideration of this Application as amended.

35 U.S.C. §103 Rejection, Messner in view of Van Dusen further in view of Walker

The Office Action rejected claims 1-24, 26-28 and 30 under 35 U.S.C. §103(a) as being unpatentable over Messner in view of Van Dusen and Walker. To establish a *prima facie* case of obviousness, the prior art references must "teach or suggest all the claim limitations." MPEP § 2143. The Applicant believes significant limitations from the amended independent claims are neither taught nor suggested in the references.

More specifically, none of the references cited above can be relied upon to teach or suggest (1) receiving a fee from the money handler chosen by the sender, as recited by claims 1 and 10, (2) redemption of a monetary credit at a first stored value fund with a money handler chosen by the receiver, wherein the money handler is chosen from at least two of: an agent location from which money may be withdrawn by the receiver, a second stored value fund from which money may be withdrawn by the receiver, a bank, or a money order issuer, as recited by claim 18, or (3) the money

handler chosen by the receiver records redemption of at least a part of the monetary credit, the redemption recorded at the first stored value fund, as recited by claim 18.

Claims 1 and 10 recite receiving a fee from the money handler chosen by the sender. The Office Action states that Messner teaches this limitation (Office Action, p. 3, ll. 21-22, citing Messner, col. 12, ll. 12-30). But this part of Messner merely discusses forfeiture of unused funds after a specified period of time. This forfeiture is received by the "operator." The claimed embodiments recite receiving a fee *from the money handler* chosen by the sender, clearly quite different than cited portions of Messner.

Claim 18 calls for redemption of a monetary credit at a first stored value fund with a money handler chosen by the receiver. The money handler is chosen from at least two of: an agent location from which money may be withdrawn by the receiver, a second stored value fund from which money may be withdrawn by the receiver, a bank, or a money order issuer. The Office Action cites Walker to teach this limitation (Office Action, p. 6, ll. 6-7, citing Walker, col. 8, ll. 63-64, col. 9, l. 35). But this part of Walker merely discusses a Gift Certificate that is redeemable for merchandise or cash. Walker fails to suggest that the money handler may be chosen by the receiver. Moreover, Walker fails to teach that the choice be from at least two of an agent location, a second stored value fund, a bank, or a money order issuer. The claimed embodiments provide additional flexibility to the receiver - flexibility that is not taught or suggested in Walker.

Claim 18 also calls for the money handler chosen by the receiver to record redemption of at least a part of the monetary credit. The claim recites that the redemption is to be recorded at the first stored value fund. Again, there is no teaching in Walker that the second money handler (chosen by the receiver) record a redemption with the first money handler (chosen by the purchaser).

Therefore, the Applicants respectfully submit that the specified limitations in independent claims 1, 10, and 18 are not taught or suggested by the cited references. These claims are allowable for at least these reasons. Claims 4, 5, 7-14, 16, 18, 21 and 22 each depend

Appl. No. 10/010,068
Amdt. dated March 13, 2006
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3625

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from these independent claims, and are believed allowable for at least the same reasons as given above.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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